



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [ARVEST BANK GROUP, INC.](#)

City/State [BENTONVILLE, AR](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [26,281,127](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
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6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[BENTONVILLE, AR 72712](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	148,365	160,681	619,035	662,837	592,757	-7.66	52.63
Income from lease financing receivables.....	806	634	2,882	2,685	3,065	27.13	-32.83
Fully taxable income on loans and leases.....	147,353	159,507	614,623	657,851	588,240	-7.62	51.17
Tax-exempt income on loans and leases.....	1,818	1,808	7,294	7,671	7,582	0.55	94.86
Estimated tax benefit on income on loans and leases.....	636	640	2,581	2,714	2,683	-0.63	5.54
Income on loans and leases (tax equivalent).....	149,807	161,955	624,498	668,236	598,505	-7.50	51.31
Investment interest income (tax equivalent).....	19,764	20,710	73,914	85,374	77,770	-4.57	25.65
Interest on balances due from depository institutions.....	512	1,898	3,662	14,799	11,503	-73.02	-57.55
Interest income on other earning assets.....	93	298	597	3,320	3,306	-68.79	-62.80
Total interest income (tax equivalent).....	170,176	184,861	702,671	771,729	691,084	-7.94	46.46
Interest on time deposits of \$250K or more	310	640	1,846	2,487	1,262	-51.56	
Interest on time deposits < \$250K.....	1,691	4,398	13,557	20,465	8,983	-61.55	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,922	12,733	24,171	75,446	38,884	-77.05	22.46
Interest on other borrowings and trading liabilities.....	3,194	3,229	12,692	14,353	16,812	-1.08	-35.42
Interest on subordinated debt and mandatory convertible securities	387	561	1,814	1,486	1,314	-31.02	17.99
Total interest expense.....	8,504	21,561	54,080	114,237	67,255	-60.56	-12.29
Net interest income (tax equivalent).....	161,672	163,300	648,591	657,492	623,829	-1.00	51.81
Non-interest income.....	209,810	73,419	586,196	534,115	506,348	185.77	85.46
Adjusted operating income (tax equivalent)	371,482	236,719	1,234,787	1,191,607	1,130,177	56.93	69.14
Overhead expense.....	245,501	279,497	951,736	915,395	841,906	-12.16	30.79
Provision for credit losses.....	3,838	33,460	136,941	60,386	36,172		26.75
Securities gains (losses)	8	2	411	-612	-1,824	300.00	-96.12
Other tax equivalent adjustments	-112	2	-2	3	0		
Pretax net operating income (tax equivalent).....	122,093	-76,194	146,556	215,217	250,275		319.49
Applicable income taxes	28,899	-21,990	29,228	43,267	53,020		276.53
Tax equivalent adjustments	2,370	2,687	10,470	11,359	12,331	-11.80	-31.94
Applicable income taxes (tax equivalent).....	31,269	-19,303	39,698	54,626	65,351		180.26
Minority interest	1	1	-14	-14	-21	0.00	
Net income before discontinued operations, net of minority interest	90,823	-56,892	106,872	160,605	184,945		405.98
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	90,823	-56,892	106,872	160,605	184,945		405.98
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	90,824	-56,891	106,858	160,591	184,924		406.04
Investment securities income (tax equivalent).....	19,764	20,710	73,914	85,374	77,770	-4.57	25.65
US Treasury and agency securities (excluding mortgage-backed securities)	1,651	5,763	14,382	29,995	25,006	-71.35	-68.80
Mortgage-backed securities	10,531	7,122	28,971	22,312	15,676	47.87	240.26
All other securities	7,582	7,825	30,561	33,067	37,088	-3.10	3.26
Cash dividends declared.....	916	923	3,714	6,556	6,130	-0.76	
Common	0	0	0	0	0		
Preferred.....	916	923	3,714	6,556	6,130	-0.76	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.74	2.96	33	3.76	3.72	54	3.11	3.27	34	4.01	4	54	3.80	3.87	43
Less: Interest expense	0.14	0.27	20	0.44	0.78	16	0.24	0.48	14	0.59	0.98	20	0.37	0.79	11
Equals: Net interest income (tax equivalent)	2.60	2.67	42	3.32	2.94	74	2.87	2.77	50	3.42	3.01	66	3.43	3.08	65
Plus: Non-interest income	3.38	1.13	94	1.49	1.12	75	2.59	1.21	89	2.78	1.32	88	2.78	1.31	89
Equals: adjusted operating income (tax equivalent)	5.98	3.87	93	4.81	4.12	83	5.46	4.04	90	6.19	4.41	92	6.22	4.46	92
Less: Overhead expense	3.95	2.28	96	5.68	2.68	94	4.21	2.57	90	4.76	2.69	96	4.63	2.71	97
Less: Provision for credit losses	0.06	-0.12	79	0.68	0.88	40	0.61	0.51	66	0.31	0.15	85	0.20	0.14	74
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	56	0	0.03	45	0	0.02	41	0	0.01	17	-0.01	0	16
Plus: other tax equivalent adjustments	0	0	5	0	0	86	0	0	8	0	0	83	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.97	1.78	63	-1.55	0.64	8	0.65	1.04	18	1.12	1.56	15	1.38	1.57	32
Less: Applicable income taxes (tax equivalent)	0.50	0.40	79	-0.39	0.16	4	0.18	0.23	31	0.28	0.36	28	0.36	0.33	57
Less: Minority interest	0	0	81	0	0	80	0	0	7	0	0	3	0	0	3
Equals: Net operating income	1.46	1.36	59	-1.16	0.48	8	0.47	0.81	18	0.83	1.19	15	1.02	1.24	22
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.46	1.35	60	-1.16	0.48	8	0.47	0.82	18	0.83	1.19	15	1.02	1.24	22
Memo: Net income (last four quarters)	1.06	1.07	51	0.30	0.98	9	0.47	0.82	18	0.83	1.19	15	1.02	1.24	22
Net income—BHC and noncontrolling (minority) interest	1.46	1.37	60	-1.16	0.49	8	0.47	0.83	15	0.83	1.20	15	1.02	1.25	22
Margin Analysis															
Average earning assets / Average assets	92.04	93.08	37	90.36	91.24	41	91.29	92.32	35	90.39	91.05	41	90.95	91.48	45
Average interest-bearing funds / Average assets	75.26	62.97	88	75.69	66.92	81	72.97	64.06	79	74.25	65.57	82	75.20	65.56	81
Interest income (tax equivalent) / Average earning assets	2.98	3.18	35	4.16	4.09	53	3.40	3.55	35	4.44	4.41	55	4.18	4.24	48
Interest expense / Average earning assets	0.15	0.29	20	0.49	0.85	16	0.26	0.52	15	0.66	1.08	19	0.41	0.86	13
Net interest income (tax equivalent) / Average earning assets	2.83	2.88	43	3.68	3.24	71	3.14	3.01	50	3.78	3.33	69	3.77	3.38	70
Yield or Cost															
Total loans and leases (tax equivalent)	4.12	4.05	60	4.85	4.74	62	4.35	4.27	58	5.23	5.09	66	5.06	4.95	68
Interest-bearing bank balances	0.09	0.10	38	0.89	1.16	32	0.23	0.27	44	2.20	2.04	57	1.55	1.64	38
Federal funds sold and reverse repos	0	0.26	21	1.10	1.34	37	0.89	0.68	69	2.34	2.44	57	2.15	2.17	57
Trading assets	0	0.39	27	0	0.75	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets	2.93	3.15	35	4.10	4.05	50	3.35	3.51	33	4.37	4.36	53	4.10	4.20	46
Investment securities (tax equivalent)	1.28	1.84	14	2.31	2.60	25	1.72	2.25	14	2.29	2.76	11	1.99	2.68	3
US Treasury and agency securities (excluding mortgage-backed securities)	0.41	1.30	11	1.61	2.31	18	0.92	1.75	15	1.79	2.32	17	1.32	2.05	10
Mortgage-backed securities	0.98	1.60	7	2.17	2.49	13	1.36	2.05	3	2.18	2.61	7	2.12	2.50	7
All other securities	2.64	2.93	41	3.05	3.62	35	2.88	3.24	39	3.05	4.06	20	3.05	4.20	23
Interest-bearing deposits	0.10	0.26	17	0.47	0.90	14	0.23	0.53	12	0.66	1.10	18	0.35	0.81	11
Time deposits of \$250K or more	0.74	0.82	46	1.62	1.83	25	1.15	1.42	25	1.50	1.96	16	0.96	1.44	17
Time deposits < \$250K	0.61	0.78	37	1.43	1.69	28	1.14	1.36	28	1.61	1.82	34	0.79	1.29	18
Other domestic deposits	0.07	0.17	20	0.40	0.71	16	0.17	0.36	14	0.62	0.93	25	0.33	0.67	13
Foreign deposits	0	0.13	0	0	0.79	0	0	0.42	0	0	1.19	0	0	0.97	0
Federal funds purchased and repos	0.10	0.18	45	0.51	1.14	20	0.19	0.62	12	1.06	1.86	29	0.53	1.51	20
Other borrowed funds and trading liabilities	2.21	1.38	80	2.49	1.90	81	1.91	1.50	73	2.75	2.38	71	2.60	2.28	73
All interest-bearing funds	0.18	0.42	12	0.58	1.15	11	0.33	0.74	10	0.80	1.49	13	0.49	1.19	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	209,810	73,419	586,196	534,115	506,348
Fiduciary activities income	6,936	6,434	26,007	25,886	24,984
Service charges on deposit accounts - domestic	28,841	31,460	119,378	147,666	144,010
Trading revenue.....	179	1,568	7,346	6,377	496
Investment banking fees and commissions.....	12,877	12,031	43,681	41,634	43,627
Insurance activities revenue.....	7,499	3,662	20,469	14,963	15,644
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	76,574	-54,324	-35,626	32,594	86,863
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	43,862	20,396	192,580	62,132	48,813
Other non-interest income.....	33,042	52,192	212,361	202,863	141,911
Total overhead expenses	245,501	279,497	951,736	915,395	841,906
Personnel expense.....	132,266	124,744	526,895	481,587	450,503
Net occupancy expense.....	23,965	22,687	96,809	88,802	91,150
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	1,909	2,191	8,174	9,760	8,192
Other operating expenses.....	87,361	129,875	319,858	335,246	292,061
Fee income on mutual funds and annuities.....	4,539	4,958	16,134	15,866	14,352
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	6,185	6,415	6,332	6,393	6,165
Average personnel expense per employee.....	21.38	19.45	83.21	75.33	73.07
Average assets per employee.....	4,014.81	3,066.25	3,572.48	3,010.37	2,949.33

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.16	2.10	57	6.75	2.64	85	2.75	2.02	64	2.97	2.72	57	2.83	3.08
Overhead expenses / Net Interest Income + non-interest income	66.53	59.31	80	119.43	63.90	93	77.74	62.28	87	77.56	61.29	90	75.32	60.88
Percent of Average Assets														
Total overhead expense	3.95	2.28	96	5.68	2.68	94	4.21	2.57	90	4.76	2.69	96	4.63	2.71
Personnel expense.....	2.13	1.28	94	2.54	1.36	98	2.33	1.30	96	2.50	1.41	96	2.48	1.44
Net occupancy expense.....	0.39	0.24	94	0.46	0.27	96	0.43	0.26	93	0.46	0.28	94	0.50	0.28
Other operating expenses.....	1.44	0.73	91	2.69	0.98	92	1.45	0.94	83	1.79	0.97	88	1.65	0.97
Overhead less non-interest income	0.57	1.10	13	4.19	1.47	95	1.62	1.25	76	1.98	1.32	87	1.85	1.38
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	66.09	58.69	81	118.07	63.38	93	77.08	61.82	87	76.82	60.64	91	74.49	60.37
Personnel expense.....	35.60	33.28	64	52.70	33.17	99	42.67	32.36	93	40.41	32.39	88	39.86	32.51
Net occupancy expense.....	6.45	6.42	52	9.58	6.75	87	7.84	6.58	71	7.45	6.52	68	8.07	6.48
Other operating expenses.....	24.03	18.45	81	55.79	22.88	92	26.57	22.28	79	28.95	21.20	86	26.57	20.90
Total non-interest income	56.48	28.42	92	31.02	26.40	67	47.47	28.83	86	44.82	29.23	84	44.80	28.50
Fiduciary activities income	1.87	2.15	52	2.72	2.03	66	2.11	2.09	59	2.17	1.97	60	2.21	2.14
Service charges on domestic deposit accounts	7.76	3.21	96	13.29	3.92	99	9.67	3.27	97	12.39	3.88	98	12.74	4.15
Trading revenue.....	0.05	0.97	50	0.66	1.58	62	0.59	1.28	58	0.54	1.18	53	0.04	0.85
Investment banking fees and commissions.....	3.47	2.51	75	5.08	2.81	79	3.54	2.46	77	3.49	3.54	75	3.86	3.42
Insurance activities revenue.....	2.02	0.38	89	1.55	0.40	84	1.66	0.41	86	1.26	0.47	82	1.38	0.47
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees	20.61	0.99	99	-22.95	-0.41	0	-2.89	0.01	3	2.74	0.28	96	7.69	0.65
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	11.81	3.74	90	8.62	1.88	94	15.60	3.92	92	5.21	1.86	88	4.32	1.61
Other non-interest income.....	8.89	8.65	63	22.05	9.85	87	17.20	9.65	85	17.02	10.04	86	12.56	9.86
Overhead less non-interest income	9.61	29.66	9	87.06	36.23	94	29.60	31.93	41	32	31.06	43	29.69	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.67	21.04	74		17.54		19.94	18.63	53	20.10	20.56	48	21.18	19.04
Applicable income tax + TE / Pretax net operating income + TE	25.61	22.74	82		22.86		27.09	21.18	92	25.38	23.23	74	26.11	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	9,308,345	9,094,763	9,411,992	8,956,918	8,497,353	2.35	44.02	
Commercial and industrial loans	3,129,419	2,337,530	2,996,411	2,219,615	1,961,674	33.88	126.13	
Loans to individuals	1,683,912	1,714,236	1,710,620	1,673,955	1,527,992	-1.77	93.50	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0	0	
Agricultural loans	162,206	171,013	164,010	164,453	171,824	-5.15	18.47	
Other loans and leases	267,336	249,456	288,513	259,446	325,742	7.17	11.16	
Less: Unearned income	250	214	266	190	105	16.82	-63.18	
Loans and leases, net of unearned income	14,550,968	13,566,784	14,571,280	13,274,197	12,484,480	7.25	60.00	
Less: Allowance for loan and lease losses	245,499	176,664	250,208	152,015	130,879	38.96	125.81	
Net loans and leases	14,305,469	13,390,120	14,321,072	13,122,182	12,353,601	6.84	59.21	
Debt securities that reprice or mature in over 1 year	6,543,518	3,132,745	5,623,492	3,230,847	1,760,563	108.87	92.37	
Mutual funds and equity securities	204	113	150	169	122	80.53	168.42	
Subtotal	20,849,191	16,522,978	19,944,714	16,353,198	14,114,286	26.18	68.31	
Interest-bearing bank balances	2,682,698	1,201,859	1,654,290	511,018	467,815	123.21	134.71	
Federal funds sold and reverse repos	1,000	30,000	0	0	0	-96.67		
Debt securities that reprice or mature within 1 year	530,528	682,469	598,757	590,231	1,948,781	-22.26	-58.13	
Trading assets	15,748	73,506	65,790	19,676	2,792	-78.58	5754.28	
Total earning assets	24,079,165	18,510,812	22,263,551	17,474,123	16,533,674	30.08	62.72	
Non-interest-bearing cash and due from depository institutions	318,450	342,735	321,559	283,411	327,905	-7.09	20.77	
Premises, fixed assets, and leases	479,995	479,516	481,227	480,149	464,023	0.10	16.98	
Other real estate owned	9,436	15,122	11,085	13,624	32,932	-37.60	-56.44	
Investment in unconsolidated subsidiaries	0	0	0	0	0	0	-100.00	
Intangible and other assets	1,394,081	1,184,613	1,312,877	1,215,926	1,217,601	17.68	48.64	
Total assets	26,281,127	20,532,798	24,390,299	19,467,233	18,576,135	28.00	59.91	
Quarterly average assets	24,831,627	19,670,025	24,253,885	19,571,273	18,673,081	26.24	55.29	
Average loans and leases (YTD)	14,536,602	13,368,352	14,365,725	12,769,634	11,827,482	8.74	59.49	
Memoranda								
Loans held-for-sale	251,591	193,481	250,423	126,555	68,011	30.03	517.61	
Loans not held-for-sale	14,299,377	13,373,303	14,320,857	13,147,642	12,416,469	6.92	57.94	
Real estate loans secured by 1–4 family	4,179,485	4,065,088	4,213,953	3,931,485	3,708,789	2.81	41.82	
Commercial real estate loans	4,520,275	4,420,179	4,576,421	4,415,880	4,200,703	2.26	46.26	
Construction and land development	1,052,162	961,991	1,070,947	960,791	890,362	9.37	52.45	
Multifamily	367,543	372,861	392,197	389,008	382,420	-1.43	59.31	
Nonfarm nonresidential	3,100,570	3,085,327	3,113,277	3,066,081	2,927,921	0.49	42.91	
Real estate loans secured by farmland	608,585	609,496	621,618	609,553	587,861	-0.15	42.88	
Total investment securities	7,074,250	3,815,327	6,222,399	3,821,247	3,709,466	85.42	51.52	
U.S. Treasury securities	104,690	252,023	205,201	249,822	296,540	-58.46	-92.14	
US agency securities (excluding mortgage-backed securities)	1,490,402	1,179,770	1,569,645	1,160,877	1,567,322	26.33	-7.42	
Municipal securities	1,185,094	1,057,440	1,192,763	1,093,172	1,153,682	12.07	25.55	
Mortgage-backed securities	4,293,713	1,325,835	3,254,495	1,317,061	691,657	223.85	449.11	
Asset-backed securities	0	0	0	0	0	0	0	
Other debt securities	147	146	145	146	143	0.68	-90.23	
Mutual funds and equity securities	204	113	150	169	122	80.53	168.42	
Available-for-sale securities	7,074,046	3,815,214	6,222,249	3,821,247	3,709,466	85.42	51.52	
U.S. Treasury securities	104,690	252,023	205,201	249,822	296,540	-58.46	-92.14	
US agency securities (excluding mortgage-backed securities)	1,490,402	1,179,770	1,569,645	1,160,877	1,567,322	26.33	-7.42	
Municipal securities	1,185,094	1,057,440	1,192,763	1,093,172	1,153,682	12.07	25.55	
Mortgage-backed securities	4,293,713	1,325,835	3,254,495	1,317,061	691,657	223.85	449.11	
Asset-backed securities	0	0	0	0	0	0	0	
Other debt securities	147	146	145	146	143	0.68	-90.23	
Mutual funds and equity securities	0	0	0	169	122	-100.00		
Held-to-maturity securities appreciation (depreciation)	14,349	47,930	98,197	29,247	-39,448	-70.06	-31.48	
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0	0	0	
Structured notes, fair value								
Pledged securities	1,249,264	1,091,634	1,216,414	1,086,466	1,115,733	14.44	27.48	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	3,908,124	2,751,537	3,745,166	2,574,410	2,452,733	42.03	90.93
NOW, ATS and transaction accounts	561,936	439,433	646,248	481,003	450,991	27.88	22.35
Time deposits less brokered deposits < \$250K	1,078,514	1,205,313	1,126,387	1,263,594	1,224,117	-10.52	
MMDA and other savings accounts	16,924,620	12,588,945	15,211,508	12,030,361	11,421,097	34.44	68.78
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	22,473,194	16,985,228	20,729,309	16,349,368	15,548,938	32.31	68.88
Time deposits of \$250K or more	165,200	153,516	170,891	162,978	150,616	7.61	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	238,806	165,058	278,629	149,213	114,444	44.68	125.76
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	21,136	338,418	24,545	47,568	24,086	-93.75	-22.90
Other borrowings w/remaining maturity over 1 year	321,028	249,986	308,717	262,038	293,628	28.42	-2.87
Brokered deposits < \$250K	0	0	0	0	16,217		
Noncore funding	746,170	906,978	782,782	621,797	598,991	-17.73	-29.51
Trading liabilities	0	0	173	0	0		
Subordinated notes and debentures + trust preferred securities	150,000	120,000	150,000	120,000	120,000	25.00	-38.97
Other liabilities	569,290	402,194	414,126	219,599	211,098	41.55	37.32
Total liabilities	23,938,654	18,414,400	22,076,390	17,310,764	16,479,027	30.00	59.31
Equity Capital							
Perpetual preferred stock (including surplus)	64,595	64,594	64,595	64,595	125,000	0.00	
Common stock	16	16	16	15	16	0.00	6.67
Common surplus	221,801	223,812	220,645	221,999	307,025	-0.90	120.88
Retained earnings	2,044,182	1,793,304	1,954,276	1,847,516	1,693,467	13.99	57.88
Accumulated other comprehensive income	11,213	35,986	73,706	21,652	-29,113	-68.84	-12.19
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,341,807	2,117,712	2,313,238	2,155,777	2,096,395	10.58	66.33
Noncontrolling (minority) interest in subsidiaries	666	686	671	692	713	-2.92	-13.62
Total equity capital, including minority interest	2,342,473	2,118,398	2,313,909	2,156,469	2,097,108	10.58	66.28
Total liabilities and capital	26,281,127	20,532,798	24,390,299	19,467,233	18,576,135	28.00	59.91
Memoranda							
Non-interest-bearing deposits	3,908,124	2,751,537	3,745,166	2,574,410	2,452,733	42.03	90.93
Interest-bearing deposits	18,730,270	14,387,207	17,155,034	13,937,936	13,263,038	30.19	57.99
Total deposits	22,638,394	17,138,744	20,900,200	16,512,346	15,715,771	32.09	62.84
Long-term debt that reprices within 1 year	54,971	38,418	55,629	47,568	24,086	43.09	100.51
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,313,238	2,155,777	2,155,777	2,096,395	1,589,941		
Accounting restatements	0	3,605	3,605	0	0		
Net income	90,823	-56,892	106,872	160,605	184,945		
Net sale of new perpetual preferred stock	0	0	0	-60,405	125,000		
Net sale of new common stock	1,155	1,812	-1,355	-86,936	211,915		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	916	923	3,714	6,556	6,130		
Change in other comprehensive income	-62,493	14,333	52,053	50,766	-9,276		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	1,908	0		
Holding company equity capital, ending balance	2,341,807	2,117,712	2,313,238	2,155,777	2,096,395		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	35.42	36.10	44	44.29	38.37	58	38.59	36.22	48	46.01	37.78	61	45.74	37.19	63
Commercial and industrial loans	11.91	13.88	44	11.38	12.73	49	12.29	13.52	44	11.40	12.02	50	10.56	12.85	44
Loans to individuals	6.41	3.42	79	8.35	3.84	80	7.01	3.40	80	8.60	4.20	78	8.23	4.31	79
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.62	0.19	85	0.83	0.20	87	0.67	0.19	86	0.84	0.24	86	0.92	0.30	84
Other loans and leases.....	1.02	4.29	20	1.21	4.96	19	1.18	4.63	20	1.33	5.01	18	1.75	5	23
Net loans and leases.....	54.43	60.99	23	65.21	64.23	42	58.72	61.58	35	67.41	63.77	49	66.50	63.98	46
Debt securities over 1 year.....	24.90	16.70	81	15.26	14.63	56	23.06	15.55	80	16.60	14.60	61	9.48	14.63	22
Mutual funds and equity securities	0	0.06	31	0	0.05	31	0	0.05	29	0	0.06	30	0	0.06	28
Subtotal	79.33	78.43	43	80.47	80.12	33	81.77	78.16	58	84	79.65	52	75.98	79.97	22
Interest-bearing bank balances	10.21	9.08	61	5.85	4.14	71	6.78	7.51	48	2.63	3.06	56	2.52	3.04	55
Federal funds sold and reverse repos	0	0.50	61	0.15	0.78	73	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	2.02	1.59	70	3.32	1.72	79	2.45	1.68	73	3.03	1.91	76	10.49	1.96	94
Trading assets	0.06	0.56	46	0.36	1.27	43	0.27	1.01	48	0.10	1.19	41	0.02	1.33	35
Total earning assets.....	91.62	91.48	52	90.15	89.78	55	91.28	91.05	56	89.76	89.53	50	89	89.74	42
Non-interest cash and due from depository institutions.....	1.21	1	67	1.67	1.12	83	1.32	1.07	71	1.46	1.14	76	1.77	1.21	82
Other real estate owned.....	0.04	0.02	79	0.07	0.03	87	0.05	0.02	82	0.07	0.03	84	0.18	0.04	94
All other assets.....	7.17	7.44	48	8.18	9.05	38	7.40	7.82	43	8.78	9.27	43	9.23	8.98	53
Memoranda															
Short-term investments	12.23	11.92	60	9.32	7.73	70	9.24	11.17	49	5.66	7.63	53	13.01	7.80	78
U.S. Treasury securities.....	0.40	0.98	63	1.23	0.86	71	0.84	0.84	72	1.28	1.03	70	1.60	1.04	72
US agency securities (excluding mortgage-backed securities)	5.67	0.73	94	5.75	0.51	98	6.44	0.63	96	5.96	0.54	98	8.44	0.69	99
Municipal securities	4.51	1.77	82	5.15	1.44	91	4.89	1.69	86	5.62	1.34	91	6.21	1.62	93
Mortgage-backed securities	16.34	12.38	70	6.46	11.43	21	13.34	11.75	58	6.77	11.44	23	3.72	11.13	9
Asset-backed securities	0	0.35	25	0	0.27	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.46	17	0	0.39	20	0	0.42	20	0	0.39	19	0	0.41	20
Loans held-for-sale.....	0.96	0.46	80	0.94	0.40	80	1.03	0.52	79	0.65	0.39	73	0.37	0.30	67
Loans held for investment	54.41	61.15	23	65.13	64.43	39	58.72	61.72	33	67.54	63.50	46	66.84	63.93	46
Real estate loans secured by 1–4 family	15.90	11.69	67	19.80	13.18	76	17.28	11.91	69	20.20	13.29	76	19.97	13.46	77
Revolving	1.47	1.51	58	2.13	2.02	54	1.64	1.66	57	2.29	2.07	59	2.56	2.27	62
Closed-end, secured by first liens	13.93	9.76	74	16.89	10.62	77	15.06	9.81	76	17.08	10.69	78	16.48	10.57	81
Closed-end, secured by junior liens	0.50	0.21	87	0.78	0.28	89	0.58	0.22	88	0.83	0.28	90	0.92	0.31	91
Commercial real estate loans	17.20	22.27	35	21.53	23.11	44	18.76	22.22	38	22.68	22.23	49	22.61	21.58	50
Construction and land development.....	4	3.32	62	4.69	3.46	67	4.39	3.40	64	4.94	3.44	70	4.79	3.51	65
Multifamily.....	1.40	3.21	30	1.82	3.23	39	1.61	3.12	34	2	3.01	43	2.06	2.72	47
Nonfarm nonresidential	11.80	14.77	38	15.03	15.32	49	12.76	14.72	42	15.75	14.69	53	15.76	14.44	54
Real estate loans secured by farmland.....	2.32	0.33	94	2.97	0.35	95	2.55	0.33	96	3.13	0.36	95	3.16	0.41	94

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			3,942,121	3,806,807	3,032,995
Commit: Secured commercial real estate loans	415,894	388,467	375,277	380,795	214,709
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	943,376	861,412	842,628
Securities underwriting	119,359	94,676	121,167	91,847	101,058
Standby letters of credit	3,010	2,990	2,259	1,338	5,991
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	1,389,000	474,000	1,431,000	260,000	167,000
Written options contracts (interest rate)	511,138	353,780	492,362	174,046	103,569
Purchased options contracts (interest rate)	50,000	0	100,000	0	2,099
Interest rate swaps	3,572,529	2,965,364	3,599,558	2,878,612	2,191,780
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						16.16	22.01	31	19.55	23.52	45	16.33	24.05	31	
Standby letters of credit	0.45	0.67	47	0.46	0.78	45	0.50	0.71	49	0.47	0.84	42	0.54	0.92	42
Commercial and similar letters of credit	0.01	0.02	63	0.01	0.02	63	0.01	0.02	60	0.01	0.02	53	0.03	0.02	71
Securities lent	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	21.01	42.67	54	18.47	54.47	41	23.05	48.62	55	17.02	68.47	42	13.27	65.81	41
Interest rate contracts	21.01	30.32	57	18.47	40.32	44	23.05	34.36	57	17.02	47.31	45	13.27	43.84	43
Interest rate futures and forward contracts	5.29	4.59	82	2.31	11.14	68	5.87	6.21	81	1.34	10.67	65	0.90	11.40	64
Written options contracts (interest rate)	1.94	2	68	1.72	2.54	62	2.02	2.18	68	0.89	2.47	61	0.56	2.16	55
Purchased options contracts (interest rate)	0.19	1.45	57	0	1.56	22	0.41	1.46	62	0	2.65	22	0.01	2.32	49
Interest rate swaps	13.59	20.33	52	14.44	23.70	45	14.76	20.83	50	14.79	28.86	50	11.80	26.74	43
Foreign exchange contracts	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							27.44	42.82	37	29.81	45.53	38	25.64	44.93	27

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	5,522,667	3,793,144	5,622,920	3,312,658	2,464,448
Interest rate contracts	5,522,667	3,793,144	5,622,920	3,312,658	2,464,448
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	1,389,000	474,000	1,431,000	260,000	167,000
Written options	511,138	353,780	492,362	174,046	103,569
Exchange-traded	0	0	0	0	0
Over-the-counter	511,138	353,780	492,362	174,046	103,569
Purchased options	50,000	0	100,000	0	2,099
Exchange-traded	50,000	0	100,000	0	0
Over-the-counter	0	0	0	0	2,099
Swaps	3,572,529	2,965,364	3,599,558	2,878,612	2,191,780
Held for trading	1,854,043	1,190,211	1,835,531	1,024,230	123,855
Interest rate contracts	1,854,043	1,190,211	1,835,531	1,024,230	123,855
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	3,668,624	2,602,933	3,787,389	2,288,428	2,340,593
Interest rate contracts	3,668,624	2,602,933	3,787,389	2,288,428	2,340,593
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	4,821,527	3,439,364	4,900,560	3,138,612	2,360,879
One year or less	3,785,535	2,748,128	3,772,856	2,529,260	2,191,643
Over 1 year to 5 years	57,936	55,618	158,720	52,525	27,368
Over 5 years	978,056	635,618	968,984	556,827	141,868
Gross negative fair value (absolute value)	45,707	32,295	23,236	12,367	7,327
Gross positive fair value	56,516	88,435	86,234	24,247	7,334
Held for trading	31,499	73,506	65,837	20,031	2,858
Non-traded	25,017	14,929	20,397	4,216	4,476
Current credit exposure on risk-based capital derivative contracts	32,185	74,262	66,659	20,874	4,252
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	25.15	12.82	76	12.50	13.53	60	25.45	14.05	73	7.85	13.49	53	6.78	12.78	50
Written options	9.26	8.11	65	9.33	7.86	66	8.76	8.18	64	5.25	5.91	57	4.20	6.60	53
Exchange-traded	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	9.26	7.80	67	9.33	7.35	69	8.76	7.73	66	5.25	5.10	61	4.20	5.49	57
Purchased options	0.91	3.58	50	0	3.47	18	1.78	3.42	56	0	4.42	18	0.09	4.19	41
Exchange-traded	0.91	0.11	89	0	0.19	40	1.78	0.15	92	0	0.28	39	0	0.32	37
Over-the-counter	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0.09	3.20	46
Swaps	64.69	69.64	36	78.18	69.06	48	64.02	68.76	37	86.90	69.75	60	88.94	70.34	62
Held for trading	33.57	42.14	46	31.38	45.49	41	32.64	43.53	42	30.92	44.16	43	5.03	46.31	38
Interest rate contracts	33.57	36.29	50	31.38	38.85	45	32.64	36.62	47	30.92	37.24	46	5.03	38.40	40
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	66.43	57.86	53	68.62	54.51	58	67.36	56.47	57	69.08	55.84	56	94.97	53.69	61
Interest rate contracts	66.43	54.11	57	68.62	52.13	62	67.36	53.82	60	69.08	52.22	62	94.97	50.60	68
Foreign exchange contracts	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	87.30	90.92	28	90.67	91.11	35	87.15	91.48	28	94.75	93.86	41	95.80	94.47	45
One year or less	68.55	26.80	88	72.45	31.34	86	67.10	32.05	83	76.35	32.17	85	88.93	32.51	88
Over 1 year to 5 years	1.05	28.69	12	1.47	27.94	15	2.82	27.06	12	1.59	30.45	12	1.11	31.16	10
Over 5 years	17.71	30.03	37	16.76	31.18	37	17.23	29.56	39	16.81	28.09	39	5.76	28.71	21
Gross negative fair value (absolute value)	0.83	1.21	39	0.85	1.98	28	0.41	1.55	24	0.37	0.83	36	0.30	0.72	14
Gross positive fair value	1.02	1.70	21	2.33	2.69	45	1.53	2.23	32	0.73	1.19	31	0.30	0.85	9
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.05	53	0.02	0.11	31	0.01	0.07	30	0.01	0.06	38	0.01	0.06	33
Gross positive fair value (X)	0.03	0.07	43	0.06	0.13	39	0.05	0.09	46	0.02	0.07	36	0.01	0.06	28
Held for trading (X)	0.02	0.05	51	0.05	0.10	49	0.04	0.07	51	0.01	0.06	46	0	0.05	42
Non-traded (X)	0.01	0.01	61	0.01	0.02	50	0.01	0.02	57	0	0.01	50	0	0.01	50
Current credit exposure (X)	0.02	0.05	36	0.05	0.09	42	0.04	0.06	46	0.01	0.05	39	0	0.04	27
Credit losses on derivative contracts	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.20	0.61	35	0.48	1.16	41	0.41	0.85	42	0.14	0.73	37	0.03	0.53	27

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	250,208	152,015	152,015	130,879	120,836
Gross losses	11,546	11,511	49,131	51,107	36,812
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,999	2,700	10,383	11,857	10,683
Net losses	8,547	8,811	38,748	39,250	26,129
Provision for loan and lease losses	3,838	33,460	136,941	60,386	36,172
Adjustments	0	0	0	0	0
Ending balance	245,499	176,664	250,208	152,015	130,879
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.06	-0.11	79	0.68	0.87	41	0.61	0.51	67	0.31	0.15	85	0.20	0.14
Provision for loan and lease losses / Average loans and leases	0.11	-0.20	81	1	1.41	41	0.95	0.82	65	0.47	0.24	85	0.31	0.24
Provision for loan and lease losses / Net loan and lease losses	44.90	-168.35	69	379.75	730.69	36	353.41	487.86	54	153.85	130.58	72	138.44	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.72	1.49	73	1.32	1.32	54	1.75	1.58	68	1.16	0.83	83	1.05	0.90
Allowance for loan and lease losses / Total loans and leases	1.69	1.47	72	1.30	1.30	52	1.72	1.55	69	1.15	0.81	83	1.05	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	7.18	18.09	36	5.01	10.10	47	6.46	11.58	48	3.87	8.03	42	5.01	7.54
Allowance for loan and lease losses / Nonaccrual assets	184.68	291.29	31	174.26	310.68	34	183.03	299.17	31	143.81	218.72	40	152.72	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	179.92	246.27	37	170.66	221.69	41	179.74	244.34	39	140.79	151.73	55	146.60	160.51
Gross loan and lease losses / Average loans and leases	0.32	0.24	71	0.34	0.34	66	0.34	0.34	62	0.40	0.28	75	0.31	0.30
Recoveries / Average loans and leases	0.08	0.08	64	0.08	0.07	62	0.07	0.07	59	0.09	0.08	67	0.09	0.09
Net losses / Average loans and leases	0.24	0.16	69	0.26	0.27	62	0.27	0.27	63	0.31	0.21	74	0.22	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	6.10	7.39	48	5.28	8.09	35	20.32	33.98	30	32.21	36.22	54	29.05	41.30
Earnings coverage of net loan and lease losses (X)	14.46	25.70	51	-5.16	17.23	12	7.05	22.91	32	6.73	24.40	26	10.49	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0.07	0.03	78	0	0.01	45	0.02	0.04	46	-0.01	0.01	24	0.01	0.02
Real estate loans secured by 1-4 family	0.07	-0.01	93	0.01	0.01	57	0.02	0.01	68	0.04	0.01	80	0.01	0.01
Revolving	0.09	-0.03	88	0.06	0	73	0.02	0.01	68	0.07	0.02	77	0.08	0.03
Closed-end	0.07	-0.01	93	0	0.01	57	0.02	0	74	0.03	0	86	0	0.01
Commercial real estate loans	0.08	0.05	77	0	0.01	55	0.03	0.07	44	-0.06	0.01	4	-0.01	0.01
Construction and land development	-0.04	0	14	0	-0.01	45	0.09	0	90	-0.06	-0.01	18	-0.14	-0.03
1-4 family	0	0	23	0	0	60	0.02	0	92	0.01	0	92	0	-0.01
Other	-0.04	0	11	0	-0.01	40	0.07	0	91	-0.07	-0.01	12	-0.14	-0.02
Multifamily	0	0	54	0	0	61	0	0	58	-0.26	0	0	-0.14	0
Nonfarm nonresidential	0.14	0.07	81	0	0.02	56	0	0.11	23	-0.03	0.02	5	0.05	0.02
Owner-occupied	0.02	0.01	84	0	0.01	60	0.01	0.02	50	-0.04	0.01	2	0.04	0.01
Other	0.11	0.06	82	0	0.01	73	0	0.08	14	0	0.01	59	0.01	0.01
Real estate loans secured by farmland	0	0	22	0	0.01	15	0	0.02	17	0.05	0.01	87	0.16	0
Commercial and industrial loans	-0.01	0.20	15	0.18	0.48	39	0.38	0.47	50	0.17	0.37	33	0.10	0.31
Loans to individuals	1.64	1.06	74	1.83	1.43	70	1.50	1.13	74	1.80	1.17	76	1.48	1.16
Credit card loans	2.66	2.41	51	4.61	3.52	73	3.86	2.92	69	4.20	3.11	74	3.90	2.92
Agricultural loans	0.39	0.02	92	-0.32	0.11	2	0.07	0.19	67	4.05	0.08	98	0.08	0.15
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	-0.18	0.09	3	-0.05	0.15	4	-0.10	0.15	3	-0.17	0.15	2	0.09	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		66,281		104,304		76,692		98,183		103,922
90+ days past due loans and leases		3,517		2,139		2,501		2,265		3,579
Nonaccrual loans and leases		132,932		101,381		136,701		105,705		85,699
Total past due and nonaccrual loans and leases		202,730		207,824		215,894		206,153		193,200
Restructured 30–89 days past due		2,600		5,087		1,991		7,807		3,324
Restructured 90+ days past due		167		116		244		0		0
Restructured nonaccrual		27,318		24,432		30,112		33,699		25,471
Total restructured loans and leases		30,085		29,635		32,347		41,506		28,795
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		46,257		64,474		51,766		69,676		74,128
Other real estate owned		9,436		15,122		11,085		13,624		32,932
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.46	0.33	74	0.77	0.52	80	0.53	0.39	73	0.74
90+ days past due loans and leases	0.02	0.11	47	0.02	0.12	39	0.02	0.12	40	0.02
Nonaccrual loans and leases	0.91	0.65	76	0.75	0.57	75	0.94	0.66	78	0.80
90+ days past due and nonaccrual loans and leases	0.94	0.82	67	0.76	0.75	57	0.96	0.85	68	0.81
30–89 days past due restructured	0.02	0.01	81	0.04	0.01	81	0.01	0.01	72	0.06
90+ days past due restructured	0	0	73	0	0.01	67	0	0.01	69	0
Nonaccrual restructured	0.19	0.13	72	0.18	0.14	62	0.21	0.13	75	0.25
30–89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.46	0.33	74	0.77	0.52	80	0.53	0.40	73	0.74
90+ days past due assets	0.02	0.11	47	0.02	0.12	37	0.02	0.12	38	0.02
Nonaccrual assets	0.91	0.66	75	0.75	0.58	75	0.94	0.67	76	0.80
30+ days past due and nonaccrual assets	1.39	1.18	70	1.53	1.32	73	1.48	1.29	66	1.55
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.52	0.50	64	0.50	0.48	62	0.57	0.52	65	0.55
90+ days past due and nonaccrual assets + other real estate owned	0.56	0.53	64	0.58	0.51	64	0.62	0.55	65	0.62
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.73	0.58	70	0.91	0.57	84	0.83	0.60	75	1.01
Allowance for loan and lease losses	77.96	69.27	67	105.39	74.58	79	80.65	66.66	72	129.47
Equity capital + allowance for loan and lease losses	7.40	5.03	79	8.11	4.68	87	7.87	4.97	83	8.53
Tier 1 capital + allowance for loan and lease losses	9.08	5.96	80	10.44	5.89	90	9.99	6.05	86	12.08
Loans and leases + other real estate owned	1.31	0.97	75	1.37	0.91	83	1.38	0.97	76	1.48

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.50	0.31	80	0.82	0.48	83	0.54	0.39	72	0.72	0.38	84	0.74	0.42	85
	90+ days past due		0.04	0.13	56	0.01	0.12	45	0.01	0.16	46	0.01	0.16	40	0.03	0.22	44
	Nonaccrual.....		1.14	0.76	81	0.80	0.54	75	1.17	0.76	82	0.87	0.46	83	0.82	0.57	76
Commercial and industrial	30–89 days past due		0.26	0.22	69	0.50	0.36	74	0.26	0.23	66	0.76	0.31	87	1.26	0.30	97
	90+ days past due		0	0.02	51	0.01	0.03	51	0	0.03	45	0.01	0.05	41	0.02	0.05	54
	Nonaccrual.....		0.41	0.69	38	0.68	0.90	41	0.48	0.75	41	0.66	0.83	49	0.31	0.76	29
Individuals	30–89 days past due		0.62	0.53	62	0.94	0.84	57	0.96	0.83	65	0.94	0.83	54	0.94	0.84	56
	90+ days past due		0	0.11	42	0.07	0.15	57	0.07	0.14	52	0.07	0.17	52	0.06	0.16	53
	Nonaccrual.....		0.65	0.22	87	0.45	0.19	80	0.52	0.28	80	0.45	0.17	85	0.41	0.23	75
Depository institution loans	30–89 days past due			0.01			0.01			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0.34	0.17	78	0.98	0.35	81	0.71	0.17	87	0.56	0.24	78	1.02	0.17	91
	90+ days past due		0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		1.95	0.44	88	3.10	0.76	86	1.90	0.49	87	3.13	0.67	90	1.91	0.75	83
Foreign governments	30–89 days past due			0.03			10.34			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.08	0.13	60	0.07	0.26	44	0.02	0.18	43	0.11	0.20	53	0.11	0.17	57
	90+ days past due		0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	69
	Nonaccrual.....		0.02	0.15	50	0.07	0.13	57	0.02	0.15	45	0.09	0.13	60	0.08	0.14	58

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	221,817	223,827	220,661	222,014	307,041										
Retained earnings	2,044,182	1,793,304	1,954,276	1,847,516	1,693,467										
Accumulated other comprehensive income (AOCI)	11,213	35,986	73,706	21,652	-29,113										
Common equity tier 1 minority interest	167	167	167	167	167										
Common equity tier 1 capital before adjustments/deductions	2,277,379	2,053,284	2,248,810	2,091,349	1,971,562										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	467,926	476,037	469,856	478,233	485,593										
Accumulated other comprehensive income-related adjustments	11,213	35,986	73,706	21,652	-29,113										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,798,240	1,541,261	1,705,248	1,591,464	1,515,082										
Adjustments and deductions for common equity tier 1 capital	0	0	0	178,686	177,961										
Common equity tier 1 capital	1,798,240	1,541,261	1,705,248	1,412,778	1,337,121										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	64,594	64,594	64,594	64,594	125,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	372	382	375	385	396										
Additional tier 1 capital before deductions	64,966	64,976	64,969	64,979	125,396										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	64,966	64,976	64,969	64,979	125,396										
Tier 1 Capital	1,863,206	1,606,237	1,770,217	1,477,757	1,462,517										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	150,000	120,000	150,000	120,000	48,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	202,848	189,070	201,614	161,837	138,626										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity				0	0										
Tier 2 capital before deductions	352,848	309,070	351,614	281,837	186,626										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	352,848	309,070	351,614	281,837	186,626										
Exited advanced approach tier 2 capital															
Total capital	2,216,054	1,915,307	2,121,831	1,759,594	1,649,143										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	24,831,627	19,670,025	24,253,885	19,571,273	18,673,081										
Less: Deductions from common equity tier 1 capital	467,926	476,037	469,856	656,919	663,554										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	24,363,701	19,193,988	23,784,029	18,914,354	18,009,527										
Total risk-weighted assets	16,168,749	15,495,450	16,064,061	14,563,512	13,546,350										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	11.12	12.54	32	9.95	11.59	25	10.62	12.35	27	9.70	12.11	14	9.87	12.09	12
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.52	13.31	19	10.37	12.25	17	11.02	13.08	18	10.15	12.78	10	10.80	12.85	16
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	13.71	15.37	19	12.36	14.01	16	13.21	15.23	14	12.08	14.36	9	12.17	14.45	10
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	7.65	9.15	9	8.37	9.43	16	7.44	9.13	6	7.81	9.76	7	8.12	9.71	10
Supplementary leverage ratio, advanced approaches HCs		7.94			7.28			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets	0			0			0			0			0			0		
Total property and casualty assets	0			0			0			0			0			0		
Reinsurance recoverables (P/C)																		
Total life and health assets	0			0			0			0			0			0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)	0			0			0			0			0			0		
Total insurance underwriting equity	0			0			0			0			0			0		
Total property and casualty equity	0			0			0			0			0			0		
Total life and health equity	0			0			0			0			0			0		
Total insurance underwriting net income	0			0			0			0			0			0		
Total property and casualty	0			0			0			0			0			0		
Total life and health	0			0			0			0			0			0		
Claims and claims adjusted expense reserves (P/C)	0			0			0			0			0			0		
Unearned premiums (P/C)	0			0			0			0			0			0		
Policyholder benefit and contractholder funds (L/H)	0			0			0			0			0			0		
Separate account liabilities (L/H)	0			0			0			0			0			0		
Insurance activities revenue	7,499			3,662			20,469			14,963			15,644			104.78	128.63	
Other insurance activities income	7,499			3,662			20,469			14,963			15,644			104.78	128.63	
Insurance and reinsurance underwriting income	0			0			0			0			0			0		
Premiums	0			0			0			0			0			0		
Credit related insurance underwriting	0			0			0			0			0			0		
Other insurance underwriting	0			0			0			0			0			0		
Insurance benefits, losses, expenses	0			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries	0			0			0			0			0			0		
Life insurance assets	68,657			67,149			68,284			66,756			65,160			2.25	1013.30	
Analysis Ratios																		
	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	54.39			56.62			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	45.61			43.38			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	12.21			10.89			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	2.02	0.38	89	1.55	0.40	84	1.66	0.41	86	1.26	0.47	82	1.38	0.47	84			
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	33.33			45.10			38.23			34.91			44.54					
Other premium income / Total premium income	66.67			54.90			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	22.15			9.66			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	3.56			-116.81			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	1,367.96			1,046.57			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.26	11	20	3.77	11.59	22	3.38	11.03	24	4.10	11.51	24	4.09	10.22	24			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0			0		

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0.69		0.99		0.87
Cost: Interest-bearing deposits.....	0.13		0.79		0.42
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.37		4.10		5.18
Commercial and industrial loans	1.94		0.37		0.64
Foreign governments and institutions	0		0		0
Growth Rates					
Net loans and leases.....	-6.17		12.26		-2.40
Total selected assets.....	-2.56		7.32		2.04
Deposits	2.95		13.75		3.46

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		2,469,483	2,377,336	2,495,050	2,367,016	2,345,141	3.88	10.19
1–4 family residential loans		2,469,483	2,377,336	2,495,050	2,367,016	2,345,141	3.88	10.19
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		9.40	11.58	10.23	12.16	12.62		
1–4 family residential loans		9.40	11.58	10.23	12.16	12.62		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		36.80	37.67	36.97	37.41	37.61		
1–4 family residential loans		2.26	2.74	2.34	2.85	3.21		
Home equity lines		0.85	0.95	0.91	1.03	1.04		
Credit card receivables.....		8.67	9.44	8.75	9.28	8.90		
Auto loans and other consumer loans.....		18.39	14.66	17.56	14.19	13.23		
Commercial and industrial loans		33.03	34.54	33.47	35.23	36		
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018		
						Percent Change	
						1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0	0		0
1–4 family residential loans	0	0	0	0	0		0
Home equity lines							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans							
All other loans and leases							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		0
Seller's interest carried as securities and loans	0	0	0	0	0		0
Home equity lines							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		0
Total retained credit exposure and asset sale credit exposure	0.15	0.15	0.19	0.16	0.15		
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	36,432	67,576	32,427	75,900	72,471	-46.09	-22.55
Home equity lines	0	0	0	0	0		0
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	36,432	67,576	32,427	75,900	72,471	-46.09	-22.55
90+ Days Past Due Securitized Assets							
1–4 family residential loans	90,652	23,097	73,501	24,519	25,691	292.48	235.75
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	90,652	23,097	73,501	24,519	25,691	292.48	235.75
Total past due securitized assets.....	127,084	90,673	105,928	100,419	98,162	40.16	71.64
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.48	2.84	1.30	3.21	3.09
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.48	2.84	1.30	3.21	3.09
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	3.67	0.97	2.95	1.04	1.10
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	3.67	0.97	2.95	1.04	1.10
Total past due securitized assets percent of securitized assets	5.15	3.81	4.25	4.24	4.19
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.86	1.73	0.74	1.88	1.88
Home equity lines	0.72	0.90	0.63	0.91	0.61
Credit card receivables	1.06	1.45	1.11	1.45	1.38
Commercial and industrial loans	0.26	0.50	0.26	0.76	1.26
All other loans and leases	0.51	0.71	0.70	0.58	0.63
Total managed loans past due 30–89 days	0.60	1.08	0.64	1.11	1.19
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.47	0.40	1.18	0.43	0.49
Home equity lines	0	0	0	0	0.02
Credit card receivables	0.03	0.81	0.77	0.71	0.63
Commercial and industrial loans	0	0.01	0	0.01	0.02
All other loans and leases	0.03	0	0	0	0.01
Total managed loans past due 90+ days	0.55	0.16	0.45	0.17	0.20
Total Past Due Managed Assets	1.16	1.24	1.08	1.28	1.39
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.04	0	0.01	0.02	0
Home equity lines	0.09	0.06	0.02	0.07	0.08
Credit card receivables	2.66	4.61	3.86	4.20	3.90
Commercial and industrial loans	-0.01	0.18	0.38	0.17	0.10
All other loans and leases	0.39	0.34	0.29	0.39	0.27
Net Losses on Managed Assets Percent of Total Managed Assets	0.20	0.22	0.23	0.25	0.18

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		62	62	124	124	124	0.00	0.00
Dividends		62	62	124	124	124	0.00	0.00
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	300	0	0		
Dividends		0	0	300	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		9	1,003	1,819	57,019	532	-99.10	-99.10
Dividends		0	1,000	1,800	57,000	500	-100.00	-100.00
Interest		9	3	19	19	32	200.00	350.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		71	1,065	2,243	57,143	656	-93.33	-93.33
Securities gains (losses)		0	0	0	0	0		
Other operating income		2	35	-184	1,500	1,464	-94.29	-97.40
Total operating income		73	1,100	2,059	58,643	2,120	-93.36	-93.60
Operating Expenses								
Personnel expenses		70	69	284	262	243	1.45	22.81
Interest expense		828	836	3,386	2,284	2,870	-0.96	-25.00
Other expenses		-5,082	7,556	6,119	6,101	911		
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		-4,184	8,461	9,789	8,647	4,024		
Income (loss) before taxes		4,257	-7,361	-7,730	49,996	-1,904		
Applicable income taxes (credit)		1,092	-2,160	-2,662	-1,712	-572		
Extraordinary items								
Income before undistributed income of subsidiaries		3,165	-5,201	-5,068	51,708	-1,332		
Equity in undistributed income of subsidiaries		87,658	-51,691	111,938	108,752	186,652		321.59
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		0	-8	-190	-197	113		
Subsidiary holding companies		87,658	-51,683	112,128	108,949	186,539		321.37
Net income (loss)		90,823	-56,892	106,870	160,460	185,320		405.98
Memoranda								
Bank net income		62	62	124	124	124	0.00	0.00
Nonbank net income		0	-8	110	-197	113		
Subsidiary holding companies' net income		87,658	-50,683	113,928	165,949	187,039		302.05

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,073	0.08	2,073	0.09	2,073	0.08	2,073	2,073	0.00	0.00
Common and preferred stock		2,073	0.08	2,073	0.09	2,073	0.08	2,073	2,073	0.00	0.00
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		0	0	519	0.02	0	0	527	724	-100.00	-100.00
Common and preferred stock		0	0	519	0.02	0	0	527	724	-100.00	-100.00
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		2,459,066	97.71	2,229,008	98.76	2,434,244	98.12	2,262,692	2,101,075	10.32	52.02
Common and preferred stock		2,459,066	97.71	2,229,008	98.76	2,434,244	98.12	2,262,692	2,101,075	10.32	52.02
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		25,243	1	1,221	0.05	27,939	1.13	2,988	2,652	1967.40	2114.30
Cash and due from unrelated depository institution		6,839	0.27	11,329	0.50	6,840	0.28	11,284	110,888	-39.63	
Premises, furnishings, fixtures and equipment		284	0.01	820	0.04	368	0.01	971	1,574	-65.37	-90.69
Intangible assets		0	0	0	0	0	0	0	0		-100.00
Other assets		23,156	0.92	11,989	0.53	9,366	0.38	7,301	5,593	93.14	-15.06
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		2,516,661	100.00	2,256,959	100.00	2,480,830	100.00	2,287,836	2,224,579	11.51	51.98
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		150,000	5.96	120,000	5.32	150,000	6.05	120,000	120,000	25.00	25.00
Other liabilities		24,854	0.99	19,247	0.85	17,593	0.71	12,059	8,039	29.13	0.91
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0		-100.00
Total liabilities		174,854	6.95	139,247	6.17	167,593	6.76	132,059	128,039	25.57	-29.46
Equity Capital		2,341,807	93.05	2,117,712	93.83	2,313,237	93.24	2,155,777	2,096,540	10.58	66.32
Perpetual preferred stock (income surplus)		64,595	2.57	64,594	2.86	64,595	2.60	64,595	125,000	0.00	
Common stock		16	0	16	0	16	0	15	16	0.00	6.67
Common surplus		221,801	8.81	223,812	9.92	220,645	8.89	221,999	307,025	-0.90	120.88
Retained earnings		2,044,182	81.23	1,793,304	79.46	1,954,276	78.78	1,847,516	1,693,612	13.99	57.87
Accumulated other comprehensive income		11,213	0.45	35,986	1.59	73,705	2.97	21,652	-29,113	-68.84	-12.19
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		2,516,661	100.00	2,256,959	100.00	2,480,830	100.00	2,287,836	2,224,579	11.51	51.98
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0		-100.00
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		-100.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....	28.94	74.87	18		61.08			81.10		12.68	57.84	9		57.26		
Dividends declared / Net income	1.01	23.13	13		81.32			3.48	42.29	10	4.09	33.08	11	3.31	27.33	11
Net income – dividends / Average equity.....	15.43	9.52	82	-10.83	0.55	8	4.74	4.14	58	7.15	6.46	59	9.29	7.33	76	
Percent of Dividends Paid																
Dividends from bank subsidiaries	6.77	101.14	33	6.72	182.33	29	3.34	132.17	17	1.89	178.13	18	2.02	157.73	19	
Dividends from nonbank subsidiaries	0	3.28	30	0	2.35	30	8.08	3.41	80	0	7.53	19	0	7.13	23	
Dividends from subsidiary holding companies.....	0	4.75	46	108.34	3.48	93	48.47	4.85	91	869.43	21.40	99	8.16	16.86	85	
Dividends from all subsidiaries	6.77	128.99	22	115.06	229.19	37	59.88	174.85	14	871.32	260.40	93	10.18	215.26	5	
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	100	30.63	94	100	123.04	46	100	60.28	85	100	66.55	84	100	60.71	88	
Interest income from bank subsidiaries.....	0	0.12	24	0	0.70	22	0	0.36	20	0	0.54	18	0	0.52	18	
Management and service fees from bank subsidiaries	0	1.08	36	0	2.97	38	0	1.47	37	0	1.55	36	0	1.88	36	
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47	
Operating income from bank subsidiaries	100	33.49	94	100	148.03	45	100	62.88	81	100	69.36	80	100	63.43	84	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries		47.24			39.62			272.73	56.39	92		82.95		0	51.40	17
Interest income from nonbank subsidiaries.....		2.80			14.44			0	7.38	32		20.25		0	18.56	24
Management and service fees from nonbank subsidiaries		0.53			1.68			0	0.86	39		1.92		0	2.96	38
Other income from nonbank subsidiaries.....		0.09			0.19			0	0.16	46		1.06		0	0.15	48
Operating income from nonbank subsidiaries		69.48			76.32			272.73	79.84	89		150.41		0	99.33	7
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....	0	28.44	27		119.72			1.58	43.51	33	34.35	61.23	34	0.27	48.56	30
Interest income from subsidiary holding companies	0.01	6.44	50		12.80			0.02	8.40	52	0.01	6.54	50	0.02	3.95	53
Management and service fees from subsidiary holding companies.....	0	0.37	45		1			0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-1.46	52		1.63			0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies	0.01	34.47	30		135.14			1.60	55.20	28	34.36	76.49	30	0.28	61.19	23
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	84.93	58.57	48	5.64	62.43	31	6.02	69.76	19	0.21	67.32	21	5.85	65.18	25	
Interest income from bank subsidiaries.....	0	0.72	23	0	2.52	21	0	0.63	20	0	0.80	18	0	0.92	18	
Management and service fees from bank subsidiaries	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37	
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47	
Operating income from bank subsidiaries	84.93	71.70	38	5.64	76.26	14	6.02	82.20	11	0.21	78.80	9	5.85	74.20	15	
Dividends from nonbank subsidiaries	0	5.32	29	0	2.51	31	14.57	1.95	92	0	2.65	19	0	2.57	23	
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29	
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41	
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48	
Operating income from nonbank subsidiaries	0	10.59	21	0	9.13	20	14.57	4.70	86	0	7.29	11	0	7.64	14	
Dividends from subsidiary holding companies.....	0	1.03	46	90.91	1.54	96	87.42	2.53	96	97.20	4.52	97	23.58	5.15	87	
Interest income from subsidiary holding companies	12.33	0.13	95	0.27	0.40	90	0.92	0.11	92	0.03	0.20	88	1.51	0.37	89	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49	
Operating income from subsidiary holding companies	12.33	2.35	90	91.18	5.35	92	88.34	4.56	92	97.23	6.08	95	25.09	6.79	85	
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87		
Loans and advances from subsidiaries / Total debt	0	29.59	12	0	30.31	10	0	27.08	12	0	28.33	11	0	26.53	12	